

## Federal Emergency Management Agency

Washington, D.C. 20472

FEB 2 5 1992

Mr. Charles L. Brown 3813 Walapai Drive Flagstaff, Arizona 86001 IN REPLY REFER TO:
Case No.: 92-09-062B
Map Panel Affected: 0011 B

T-218-70-RS

Dear Mr. Brown:

This is in response to your letter dated October 23, 1991, requesting that the Federal Emergency Management Agency determine whether the following property is located in a Special Flood Hazard Area (SFHA), an area that would be inundated by the 100-year (1-percent annual chance) flood.

<u>Property Description</u>: Lot 8, Block 3, Bow and Arrow Acres, as described in the Joint Tenancy Deed, recorded as Document No. 1296, Page 484, in the Office of the Recorder, Coconino County, Arizona

Street Address: 3813 Walapai Drive

Community: City of Flagstaff

State: Arizona

On February 10, 1992, we received all information necessary to process your request. After comparing this information with the National Flood Insurance Program (NFIP) map for the community referenced above, we determined that although portions of the property would be inundated by a 100-year flood, the existing structure on this property would not be inundated. Therefore, this letter amends the map for the City of Flagstaff (NFIP Map Number 040020, Panel 0011 B, dated January 19, 1983), removing the above-mentioned property from the SFHA. Because portions of the property are in the SFHA, any future construction or substantial improvement on this property remains subject to Federal, State, and local regulations for floodplain management.

Please note that this property could be inundated by a flood greater than a 100-year flood or by local flooding conditions not shown on the NFIP map. Flood insurance is available at reduced cost for properties located outside the SFHA. Also, although we have based our determination on the flood information presently available, flood conditions may change or new information may be generated that could supersede this determination.

If this structure is covered by a flood insurance policy, and if the mortgage company or lending institution agrees to waive the flood insurance requirement, then the NFIP will refund the premium paid for the current policy year, providing that no claim is pending or has been paid on the policy during the current policy year. To receive a refund, a written waiver or certificate must be obtained from the mortgage company or lending

This written waiver or certificate must then be sent to the institution. insurance agent, who will process the premium refund.

A copy of this Letter of Map Amendment is being sent to your community's official NFIP map repository where, in accordance with regulations adopted by the community when it made application to join the NFIP, it will be attached to the community's official record copy of the NFIP map which is available for public inspection.

This response to your request is based on minimum criteria established by the NFIP. State and community officials, based on knowledge of local conditions and in the interest of safety, may set higher standards for construction in the floodplain. If the State of Arizona or the City of Flagstaff has adopted more restrictive and comprehensive floodplain management criteria, those criteria take precedence over the minimum Federal criteria.

If you have any questions or if we can be of further assistance, please call us at (202) 646-2764.

Sincerely,

Technical Operations Division

Federal Insurance Administration